



PATENT  
Attorney Docket No. 05793.3076-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
Eric Lee MUSSELWHITE et al. ) Group Art Unit: 3693  
Application No. 09/987,952 ) Examiner: Stefanos KARMIS  
Filed: November 16, 2001 ) Confirmation No.: 7893  
For: METHODS, SYSTEMS AND )  
ARTICLES OF MANUFACTURE )  
FOR PROVIDING FINANCIAL )  
ACCOUNTS WITH INCENTIVES )

**MAIL STOP: RCE**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Final Office Action mailed September 19, 2007, and pursuant to 37 C.F.R. § 1.116, Applicants file concurrently herewith a Request for Continued Examination (RCE) and amend this application pursuant to 37 C.F.R. § 1.114 as follows:

**Amendment to the Claims** are reflected in the listing of claims in this paper.

**Remarks** follow the amendment section of this paper.